

### ***1. Funeral Assistance***

FEMA provides financial assistance under the ONA provision of the IHP to individuals and households with disaster-caused funeral expenses.<sup>161</sup> Unlike most other forms of IHP assistance, an applicant seeking Funeral Assistance does not need to live in the Presidentially-declared disaster area to be considered for the assistance. An individual who incurs or will incur expenses related to a death or disinterment attributed directly or indirectly to a declared emergency or major disaster may apply for and, if eligible, receive Funeral Assistance. Multiple registrations for the same deceased are not allowed. The affected STT government establishes the maximum amount of Funeral Assistance that may be awarded per death or per household as part of the ONA Administrative Option Selection Form.



#### **Funeral Assistance Key Terms**

**Interment:** The placement of cremated remains or deceased human bodies in the ground, a cremation urn, or other burial facility such as a columbarium. A columbarium is a place where urns holding a deceased's cremated remains are stored and memorialized.

**Disinterment:** The unearthing of cremated remains or deceased human bodies from the ground, a cremation urn, or other burial facility such as a columbarium.

**Reinterment:** The replacement of cremated remains or deceased human bodies in the ground, a cremation urn, or other burial facility such as a columbarium.

**Funeral Services:** Services to care for and prepare deceased human bodies and services to arrange, supervise, or conduct the funeral ceremony. Services may include preparation of the deceased (e.g., embalming, cremation); use of facilities; staff for viewing; funeral ceremony or memorial service; use of equipment; staff for graveside service or committal service; use of hearse/funeral coach; etc.

### **Conditions of Eligibility**

In addition to meeting general conditions of eligibility (see Chapter 3, II.), applicants must meet the following conditions in order to receive Funeral Assistance:

- A medical examiner, coroner, or other certifier has attributed the death to the emergency or disaster, either directly or indirectly.
  - The medical examiner, coroner, or other certifier may reference the guidance set forth by the Centers for Disease Control and Prevention (CDC) regarding death certifications in the event of natural, human-induced, or chemical/radiological disasters.<sup>162</sup>
  - Documentation stating the death "may have been caused by" or "was likely a result of" the emergency or disaster is not considered sufficient attribution

- The applicant incurred or will incur eligible funeral expenses not covered by other sources. Other sources may include burial insurance or financial assistance from voluntary agencies, applicable government programs/agencies, or other entities.
  - The following items are eligible expenses for interment or reinterment:
    - Transfer of remains;
    - Casket or urn;
    - Burial plot or cremation niche;
    - Marker or headstone; and/or
    - Additional expenses mandated by any applicable SLTT government laws or ordinances.
  - The following items are eligible expenses only for interment:
    - Transportation for up to two individuals to identify the deceased, if such identification is required by SLTT government authorities;
    - Interment;
    - Funeral services;
    - Clergy or officiant services; and/or
    - Costs associated with producing and certifying up to five death certificates.
  - The following items are eligible expenses only for reinterment:
    - Cost of identifying disinterred human remains
    - Reinterment (including costs for preparing and transporting the remains);
    - Funeral services (limited to the preparation and use of facilities to prepare the remains for reinterment)

### **Required Documentation**

An applicant must submit:

- An official death certificate that clearly indicates the death was attributed to the emergency or disaster, or a signed statement from a medical examiner, coroner, or other certifier, attributing the death to the emergency or disaster, either directly or indirectly.
  - A death is directly attributed to a disaster if caused by the forces of the disaster or the direct consequences of the forces, including but not limited to structural collapse, flying debris, or radiation exposure.
  - A death is indirectly attributed to a disaster if it occurs as a result of unsafe or unhealthy conditions present during any phase of the disaster (i.e., pre-disaster preparations, during the actual disaster, or post-disaster during cleanup after a disaster), including disaster-caused exacerbation of pre-existing conditions.

- FEMA staff may coordinate with the SLTT government to obtain the required signed statement.
- FEMA staff will not share the applicant's personally identifiable information (PII) when obtaining documentation on the deceased.
- When FEMA receives a signed statement from a medical examiner, coroner, or other certifier that does not clearly state the disinterment, death, or underlying injury causing the death was attributed either directly or indirectly to the emergency or disaster, FEMA will work to obtain clearer certification.
- Receipts or verifiable estimates indicating the applicant incurred or will incur eligible interment, reinterment, or funeral expenses.
- Documentation of burial insurance and/or any forms of funeral assistance received from voluntary agencies, government agencies, or other entities.
- For reinterment only, documentation proving that the disinterment occurred in a privately-owned, licensed cemetery or burial facility (such as an association or community cemetery or burial facility) and the cemetery or burial facility is not responsible for reintering displaced remains.
  - In the event of disinterment, FEMA will consider requests that include a funeral home representative or cemetery representative statement indicating that the cause of disinterment was a direct result of the disaster.
  - FEMA may coordinate with the SLTT government to obtain required documentation.

### **Limitations and Exclusions**

- FEMA may provide assistance to the applicant only up to the Funeral Assistance amount established by the STT government.
- For multiple family member deaths, FEMA may provide assistance up to the Funeral Assistance amount established by the STT government on the ONA Administrative Option Selection Form. The STT government may set the assistance amount per death or per household. FEMA may provide assistance to the applicant up to the financial ONA maximum award for the fiscal year in which the disaster was declared.
- FEMA will not provide assistance for any of the following:
  - Obituaries
  - Flowers
  - Printed materials such as banners, programs, or register books
  - Catering services, including food
  - Transporting applicant or others to site(s) of funeral services, interment, or reinterment
  - Gratuities